

State of Washington  
Office of the Insurance Commissioner

Top 10 Authorized Companies or Groups of  
Companies

2000 Washington Market Share and Loss Ratio

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Zurich Ins Grp							
	American Federation Ins Co	43699	FL	\$1,349	0.02%	\$1,194	\$873	73.07%
	American Guarantee & Liability Ins	26247	NY	\$6,211	0.11%	\$4,990	\$1,723	34.53%
	American Zurich Ins Co	40142	IL	\$573	0.01%	\$651	(\$389)	(59.70)%
	Assurance Co Of Amer	19305	NY	\$11,764	0.21%	\$10,253	\$7,475	72.90%
	Colonial American Cas & Surety Co	34347	MD	\$1,729	0.03%	\$1,587	\$584	36.77%
	Empire Fire & Marine Ins Co	21326	NE	\$2,554	0.05%	\$2,316	\$752	32.48%
	Farmers Ins Co Of WA	21644	WA	\$443,432	7.88%	\$433,555	\$302,542	69.78%
	Farmers Ins Exch	21652	CA	\$26,363	0.47%	\$24,304	\$19,264	79.26%
	Fidelity & Deposit Co Of MD	39306	MD	\$5,614	0.10%	\$5,616	\$585	10.41%
	Foremost Ins Co	11185	MI	\$4,774	0.08%	\$4,558	\$1,870	41.03%
	Foremost Property & Cas Ins Co	11800	MI	\$3,470	0.06%	\$3,384	\$1,611	47.61%
	Foremost Signature Ins Co	41513	MI	\$11,626	0.21%	\$9,627	\$6,608	68.64%
	Home Ins Co	22527	NH	\$48	0.00%	\$48	(\$2,838)	(5974.40)%
	Maryland Cas Co	19356	MD	\$11,392	0.20%	\$10,417	\$7,439	71.42%
	Mid-Century Ins Co	21687	CA	\$68,349	1.22%	\$67,253	\$52,094	77.46%
	Northern Ins Co Of Ny	19372	NY	\$13,143	0.23%	\$11,147	\$13,290	119.23%
	Truck Ins Exch	21709	CA	\$18,967	0.34%	\$17,857	\$14,314	80.16%
	Universal Underwriters Ins Co	41181	KS	\$15,814	0.28%	\$14,803	\$8,590	58.03%
	Valiant Ins Co	26611	IA	\$4,315	0.08%	\$4,415	\$4,987	112.96%
	ZC Ins Co	22730	NJ	\$3,859	0.07%	\$2,952	\$1,600	54.18%
	Zurich American Ins Co	16535	NY	\$15,329	0.27%	\$17,614	\$17,939	101.85%
	Group Totals			\$670,674	11.92%	\$648,542	\$460,914	71.07%
2	Safeco Ins Grp							
	American Economy Ins Co	19690	IN	\$57,216	1.02%	\$62,199	\$37,011	59.50%
	American States Ins Co	19704	IN	\$84,049	1.49%	\$80,996	\$46,694	57.65%
	American States Preferred Ins Co	37214	IN	\$177	0.00%	\$9,243	\$5,710	61.77%
	First Natl Ins Co Of Amer	24724	WA	\$47,736	0.85%	\$47,640	\$41,719	87.57%
	General Ins Co Of Amer	24732	WA	\$48,441	0.86%	\$49,127	\$29,900	60.86%
	Safeco Ins Co Of Amer	24740	WA	\$161,179	2.87%	\$165,362	\$98,262	59.42%
	Safeco Ins Co Of IL	39012	IL	\$183,105	3.26%	\$171,949	\$142,151	82.67%
	Group Totals			\$581,902	10.35%	\$586,515	\$401,447	68.45%
3	State Farm IL							
	State Farm Fire And Cas Co	25143	IL	\$193,933	3.45%	\$194,470	\$142,175	73.11%
	State Farm General Ins Co	25151	IL	\$4,357	0.08%	\$8,394	\$4,282	51.01%
	State Farm Mut Auto Ins Co	25178	IL	\$365,809	6.50%	\$384,382	\$288,880	75.15%
	Group Totals			\$564,098	10.03%	\$587,246	\$435,337	74.13%

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4	Allstate Ins Grp							
	Allstate Ind Co	19240	IL	\$103,406	1.84%	\$108,849	\$83,994	77.17%
	Allstate Ins Co	19232	IL	\$344,394	6.12%	\$337,860	\$188,400	55.76%
	Deerbrook Ins Co	37907	IL	\$4,255	0.08%	\$5,405	\$5,130	94.92%
	Group Totals			\$452,056	8.04%	\$452,113	\$277,523	61.38%
5	Public Employees							
	Pemco Ins Co	18805	WA	\$70,532	1.25%	\$70,468	\$43,454	61.66%
	Pemco Mut Ins Co	24341	WA	\$200,607	3.57%	\$202,823	\$113,959	56.19%
	Group Totals			\$271,139	4.82%	\$273,291	\$157,413	57.60%
6	American Intrnl Grp							
	21st Century Ins Co	12963	CA	\$9,669	0.17%	\$8,932	\$10,203	114.24%
	AIU Ins Co	19399	NY	\$9,192	0.16%	\$8,446	\$5,944	70.38%
	American Home Assur Co	19380	NY	\$42,644	0.76%	\$43,067	\$38,112	88.50%
	American Intl Ins Co	32220	NY	\$803	0.01%	\$629	\$210	33.36%
	American Intl Pacific Ins	23795	CO	\$48	0.00%	\$66	\$602	916.72%
	American Intl South Ins Co	40258	PA	\$40	0.00%	\$28	(\$37)	(130.57)%
	Birmingham Fire Ins Co Of PA	19402	PA	\$92	0.00%	\$107	(\$854)	(795.13)%
	Commerce & Industry Ins Co	19410	NY	\$1,156	0.02%	\$1,510	\$1,856	122.96%
	Granite State Ins Co	23809	PA	\$2,420	0.04%	\$2,053	\$755	36.78%
	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$4,970	0.09%	\$5,492	\$611	11.13%
	Illinois Natl Ins Co	23817	IL	\$9,714	0.17%	\$10,814	\$6,218	57.50%
	Insurance Co Of The State Of PA	19429	PA	\$4,960	0.09%	\$3,260	\$14,439	442.92%
	Landmark Ins Co	35637	CA	\$0	0.00%	\$3	(\$516)	(17182.35)%
	National Union Fire Ins Co Of Pitts	19445	PA	\$120,236	2.14%	\$118,799	\$54,706	46.05%
	New Hampshire Ind Co Inc	23833	PA	\$3,019	0.05%	\$3,069	\$2,582	84.13%
	New Hampshire Ins Co	23841	PA	\$1,023	0.02%	\$1,437	\$2,210	153.82%
	United Gty Residential Ins Co	15873	NC	\$21,748	0.39%	\$21,796	\$3,269	15.00%
	United Gty Residential Ins Co Of NC	16667	NC	\$117	0.00%	\$160	\$52	32.69%
	United Guaranty Mtg Indem Co	26999	NC	\$190	0.00%	\$196	\$0	0.00%
	Group Totals			\$232,042	4.13%	\$229,863	\$140,364	61.06%
7	United Services Automobile Asn Grp							
	United Services Auto Assoc	25941	TX	\$110,334	1.96%	\$108,441	\$74,315	68.53%
	USAA Cas Ins Co	25968	TX	\$71,765	1.28%	\$69,575	\$49,015	70.45%
	USAA General Ind Co	18600	TX	\$4,832	0.09%	\$4,315	\$2,003	46.42%
	Group Totals			\$186,932	3.32%	\$182,331	\$125,334	68.74%
8	Mutual Of Enumclaw Ins Co							
	Mutual Of Enumclaw Ins Co	14761	WA	\$148,780	2.65%	\$145,428	\$90,475	62.21%
	Group Totals			\$148,780	2.65%	\$145,428	\$90,475	62.21%

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9	Cna Ins Grp							
	American Cas Co Of Reading PA	20427	PA	\$4,713	0.08%	\$5,235	(\$78,805)	(1505.40)%
	Boston Old Colony Ins Co	20761	MA	\$0	0.00%	\$0	\$0	(113.51)%
	Commercial Ins Co Of Newark NJ	20818	NJ	(\$8)	0.00%	(\$12)	\$377	(3230.24)%
	Continental Cas Co	20443	IL	\$26,990	0.48%	\$30,551	\$55,817	182.70%
	Continental Ins Co	35289	NH	\$48,993	0.87%	\$46,915	\$27,426	58.46%
	Fidelity & Cas Co Of Ny	35270	NH	\$5,608	0.10%	\$5,663	\$2,251	39.74%
	Firemens Ins Co Of Newark NJ	20850	NJ	\$5,551	0.10%	\$3,451	\$3,450	99.98%
	Glens Falls Ins Co	34622	DE	\$0	0.00%	(\$2,812)	(\$279)	9.94%
	Kansas City Fire & Marine Ins Co	20885	MO	\$0	0.00%	\$0	(\$88)	0.00%
	National Fire Ins Co Of Hartford	20478	CT	\$3,272	0.06%	\$2,620	\$1,331	50.79%
	Niagara Fire Ins Co	35106	DE	\$0	0.00%	\$0	\$5	0.00%
	Transcontinental Ins Co	20486	NY	\$9,352	0.17%	\$10,628	\$12,206	114.85%
	Transportation Ins Co	20494	IL	\$21,409	0.38%	\$22,882	\$12,560	54.89%
	Universal Surety Of Amer	13200	TX	\$0	0.00%	\$1	\$0	(35.08)%
	Valley Forge Ins Co	20508	PA	\$6,292	0.11%	\$5,433	\$2,680	49.33%
	Western Surety Co	13188	SD	\$2,021	0.04%	\$1,910	\$583	30.51%
	Group Totals			\$134,194	2.39%	\$132,464	\$39,512	29.83%
10	Hartford Fire & Cas Grp							
	Hartford Accid & Ind Co	22357	CT	\$5,037	0.09%	\$4,284	\$3,037	70.90%
	Hartford Cas Ins Co	29424	IN	\$16,181	0.29%	\$15,927	\$11,106	69.73%
	Hartford Fire In Co	19682	CT	\$20,284	0.36%	\$20,006	\$12,264	61.30%
	Hartford Ins Co Of The Midwest	37478	IN	\$21,855	0.39%	\$20,898	\$8,294	39.69%
	Hartford Underwriters Ins Co	30104	CT	\$57,231	1.02%	\$55,007	\$40,914	74.38%
	Property & Cas Ins Co Of Hartford	34690	IN	\$1,283	0.02%	\$833	\$149	17.89%
	Trumbull Ins Co	27120	CT	\$2,330	0.04%	\$1,454	\$864	59.39%
	Twin City Fire Ins Co Co	29459	IN	\$9,546	0.17%	\$7,062	\$6,710	95.02%
	Group Totals			\$133,747	2.38%	\$125,470	\$83,337	66.42%
	Top 10 Group Totals			\$3,375,564	60.01%	\$3,363,264	\$2,211,656	65.76%
	All Other Companies			\$2,248,983	39.99%	\$2,166,458	\$1,457,070	67.26%
	Totals			\$5,624,548	100.00%	\$5,529,722	\$3,668,726	66.35%

(1) Excluding all Loss Adjustment Expenses (LAE)